

<i>SERFF Tracking Number:</i>	<i>LFCR-127875050</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Massachusetts Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50445</i>
<i>Company Tracking Number:</i>	<i>LTC51006 ET AL FILING 12/11</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>MM500-P-1-AR et al.</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-1-AR et al.

SERFF Tr Num: LFCR-127875050 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 50445

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: LTC51006 ET AL
FILING 12/11

State Status: Filed-Closed

Filing Type: Advertisement

Author: Smith Darlene

Reviewer(s): Donna Lambert

Date Submitted: 12/09/2011

Disposition Date: 12/15/2011

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date: 01/16/2012

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/15/2011

State Status Changed: 12/15/2011

Deemer Date:

Created By: Smith Darlene

Submitted By: Smith Darlene

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter attached under the supporting documentation tab.

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 -
Advertising

karina.amaral@lifecareassurance.com

21600 Oxnard Street

818-867-2307 [Phone]

Suite 1500

818-867-2508 [FAX]

Woodland Hills, CA 91367

Filing Company Information

SERFF Tracking Number: LFCR-127875050 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 50445
 Company Tracking Number: LTC51006 ET AL FILING 12/11
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-1-AR et al.
 Project Name/Number: /

(This filing was made by a third party - LCA01)

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 435 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$550.00
 Retaliatory? No
 Fee Explanation: \$50.00/form x 11 forms = \$550.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$550.00	12/09/2011	54403327

SERFF Tracking Number: *LFCR-127875050* *State:* *Arkansas*
Filing Company: *Massachusetts Mutual Life Insurance Company* *State Tracking Number:* *50445*
Company Tracking Number: *LTC51006 ET AL FILING 12/11*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *MM500-P-1-AR et al.*
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	12/15/2011	12/15/2011

SERFF Tracking Number: *LFCR-127875050* *State:* *Arkansas*
Filing Company: *Massachusetts Mutual Life Insurance Company* *State Tracking Number:* *50445*
Company Tracking Number: *LTC51006 ET AL FILING 12/11*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *MM500-P-1-AR et al.*
Project Name/Number: /

Disposition

Disposition Date: 12/15/2011

Implementation Date: 01/16/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-127875050 State: Arkansas

Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 50445

Company Tracking Number: LTC51006 ET AL FILING 12/11

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: MM500-P-1-AR et al.

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover letter	Filed	Yes
Form	At a Glance for Individuals flyer	Filed	Yes
Form	A Long Term Care Solution for Individuals flyer	Filed	Yes
Form	A caregiver's guide to long term care insurance flyer	Filed	Yes
Form	How much do you know about Long Term Care? Flyer	Filed	Yes
Form	Are you prepared to pay for Long Term Care? Flyer	Filed	Yes
Form	LTC Insurance Solutions for Business Owners flyer	Filed	Yes
Form	Consider Long Term Care Insurance flyer	Filed	Yes
Form	An Insurance Planner for Employers flyer	Filed	Yes
Form	Educational Seminar and Sales Meeting poster	Filed	Yes
Form	"Take one for the team" postcard	Filed	Yes
Form	"In harmony with you" postcard	Filed	Yes

SERFF Tracking Number: LFCR-127875050 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 50445
 Company Tracking Number: LTC51006 ET AL FILING 12/11
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-1-AR et al.
 Project Name/Number: /

Form Schedule

Lead Form Number: LTC51006

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Status							
Filed 12/15/2011	LTC51006	Advertising	At a Glance for Individuals flyer	Initial		0.000	LTC51006.pdf
Filed 12/15/2011	LTC53013	Advertising	A Long Term Care Solution for Individuals flyer	Initial		0.000	LTC53013.pdf
Filed 12/15/2011	LTC53017	Advertising	A caregiver's guide to long term care insurance flyer	Initial		0.000	LTC53017.pdf
Filed 12/15/2011	LTC53066	Advertising	How much do you know about Long Term Care? Flyer	Initial		0.000	LTC53066.pdf
Filed 12/15/2011	LTC53015	Advertising	Are you prepared to pay for Long Term Care? Flyer	Initial		0.000	LTC53015.pdf
Filed 12/15/2011	LTC50964	Advertising	LTC Insurance Solutions for Business Owners flyer	Initial		0.000	LTC50964.pdf
Filed 12/15/2011	LTC50963	Advertising	Consider Long Term Care Insurance flyer	Initial		0.000	LTC50963.pdf
Filed 12/15/2011	LTC50971	Advertising	An Insurance Planner for Employers flyer	Initial		0.000	LTC50971.pdf
Filed 12/15/2011	LTC50452	Advertising	Educational Seminar and Sales Meeting poster	Initial		0.000	LTC50452.pdf
Filed 12/15/2011	LTC50416	Advertising	"Take one for the team" postcard	Initial		0.000	LTC50416.pdf
Filed 12/15/2011	LTC50418	Advertising	"In harmony with you" postcard	Initial		0.000	LTC50418.pdf

At a Glance for **Individuals**

Positioning MassMutual's strengths



It could be 20 or more years before you may need the long term care insurance policy benefits from your insurance company. Should you become dissatisfied with your current insurance company or your current insurance policy during this period, it may be difficult and/or expensive to change your insurance company. This is because long term care insurance (LTCi) premium rates vary by issue-age and health status.

It's important for you to consider the advantages of choosing a Signature Care 500 LTCi policy from Massachusetts Mutual Life Insurance Company (MassMutual).

- MassMutual is a company with strong financial strength ratings.¹
- We are a mutual company and we continually emphasize the importance of focusing on the long-term interests of policyholders.
- MassMutual is able to illustrate dividends.²
 - Although not guaranteed, based on the current dividend scale, dividends will increase as the insured ages, and will first be used to reduce future premiums. This means policyholders may experience a price-break at a point in their life when it is critical to maintain the LTC protection they purchased decades earlier.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1 and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an agent/producer who will contact you.

The purpose of this material is the solicitation of insurance.

Consider MassMutual when planning for long term care. We have superior financial strength ratings, a mutual company structure, the possibility of dividends, and product offerings to help you meet your unique and changing needs.

¹ A.M. Best Company: A++
(Superior; top category of 15)

Fitch Ratings: AA+
(Very Strong; second category of 21)

Moody's Investors Service: Aa2
(Excellent; third category of 21)

Standard & Poor's: AA+
(Very Strong, second category of 21)

Information is current as of May 2011. Ratings are subject to change and are for Massachusetts Mutual Life Insurance Company. These ratings refer to only the financial strength of the company and are not recommendations of the specific policy provisions, rates or practices of the company.

² If annual dividends are credited to a policy, they will be used first to reduce future premiums and then to increase future benefits. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.



We'll help you get there.®

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

A Long Term Care Solution
for Individuals

Picking up where Disability Income Insurance leaves off.



Your family relies on your income. And it's important to continue providing for your family should you have an extended need for care. Long term care insurance and disability income insurance both help to protect you and your family from the financial and emotional burdens associated with a need for long term care. Disability income insurance helps replace a portion of your income stream that is lost if you are unable to work due to a disability. Long term care insurance helps protect your assets and income from being used to pay for care – while you continue to work and after you stop working – should a long term care need arise.

What is long term care?

Long term care is a variety of services and supports to help meet personal care needs over an extended period of time. Long term care may involve nonskilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

Insurance Strategies



We'll help you get there.®

LTC53013

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Who pays for long term care?

You may begin paying for long term care services on your own, but find that your savings will only cover a limited amount of care. You may plan to rely on your health insurance or government programs, like Medicare or Medicaid, to help you.

Long term care typically isn't covered by traditional health insurance plans. Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

What is long term care insurance?

Long term care insurance, depending on the type of policy purchased, may provide more choices and control over where and how you receive care. Long term care may take place at home or in assisted living facilities and it can also be provided in a community setting, in a nursing home or in a hospice facility.

Why consider long term care insurance now?

Long term care insurance may help to relieve the emotional and financial strains your family may experience while caring for you. It may give you peace of mind knowing that you have a plan in place to help protect your assets from being depleted to pay for care, preserve your estate, and retain more control and choice over your future care. And generally speaking, there's an advantage to buying long term care insurance at a younger age. You are more apt to be healthy and qualify for coverage and premiums are generally lower.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

The purpose of this material is the solicitation of insurance.

Long term care costs on the rise

	Facility Care
per day	\$229
per month	\$6,965
per year	\$83,585

Source: The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010.

Talk to a Massachusetts Mutual Life Insurance Company (MassMutual) insurance agent/producer about your long term care insurance options today.

[Name:

Address:

Phone:

E-mail:

]



A caregiver's guide to long term care insurance



Americans are living longer than ever before. Someone aged 65 today is expected to live to an average of 83.6 years of age.¹ At some point, your parents or a loved one may experience an injury or illness that leads to a need for long term care. If you are concerned about possible long term care needs for your parents or loved ones, now may be the time to consider the options. To help you prepare for the future, it's important to understand the issues.

What is long term care?

Long term care is a variety of services and supports to help meet personal care needs over an extended period of time. Long term care commonly involves non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are: Bathing, Dressing, Using the toilet, Transferring (to or from bed or chair), Caring for incontinence, and Eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

Will your parents or loved ones be able to pay for care?

Your parents may begin paying for long term care services on their own, but find that their savings will only cover care for a limited amount of time. They may plan to rely on health insurance or government programs, like Medicare or Medicaid², to help them. Long term care typically isn't covered by traditional health insurance plans. Medicare generally provides for long-term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after eligibility requirements are met, including significant restrictions on income and assets.

How does long term care impact caregivers?

Providing care for others can be emotionally stressful and physically draining. Caring for someone may also be financially costly. If you are working, you may need to take time off or cut back on your time spent at work. Or, you may spend your own savings and assets to help pay for a loved one's care.

Profile of family caregivers:³

- 53 average age
- 56% care for a parent, 13% care for a spouse
- 42% reported that the care recipient resided in their home for a period of 3 years or more.
- 83% contribute financially for care – an average \$8,800 for out-of-pocket care expenses (excludes cost of facility care)
- 57% had to dip into their own retirement funds and/or savings

Consider long term care insurance.

Long term care insurance is one option to help you and your parents plan for the high cost of future care. A long term care insurance policy can help ensure that your loved ones receive the type of care they need – in the setting they choose. The choices you and your parents make today may help relieve the emotional and financial burdens of a long term care need and help create a more secure financial future for your family.

Talk to your parents and loved ones about long term care. Then contact your insurance agent/producer to review long term care insurance options for you and your family.

The national average cost of long term care

Rate type	Nursing Home		Assisted Living Communities	Home Care		Adult Day Services
	Semi-Private Room	Private Room		Home Health Aide	Homemaker	
Average Rate	Daily		Monthly	Hourly		Daily
	\$205	\$229	\$3,293	\$21	\$19	\$67]

Source: [MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010.]

¹ Arias E. United States life tables, 2007, National vital statistics reports: vol 59 no 9. Hyattsville, MD: National Center for Health Statistics, 2011

² For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

³ Beyond Dollars, Genworth Financial, Inc., 9/30/2010

Long term care insurance policy provided by Policy Form [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof and issued by Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations, contact your insurance agent/producer or MassMutual at 800-272-2216 for a referral and an insurance agent/producer will contact you.

The purpose of this material is the solicitation of insurance.



How much do you know about Long Term Care?

Asking the important questions



The need for long term care can happen to anyone . . . at any time. It could be you, your spouse/partner, a parent, or even a sibling. The need for long term care may result from a lengthy, chronic illness or a severe cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need for long term care.

Q. What is long term care?

A. Long term care is a variety of services and supports to help meet personal care needs over an extended period of time. Long term care commonly involves non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

Q. Where is long term care provided?

A. Long term care may take place at home or in assisted living facilities and it can also be provided in a community setting, in a nursing home or in a hospice facility. You may initially receive assistance at home or in community based settings before moving into more intensive care settings. This means you possibly could stay at home and remain an integral part of family activity.

Q. Can my family take care of me?

A. A need for long term care may have a substantial impact on your relationships with family or friends. Sacrifices may be made to provide for your care. Family or friends may have to give up free time, spend less time with their family, and take on the stress and physical strain of becoming your caregiver. In addition, those caregivers may need to take time off work or cut back on their work schedule, adding financial strain.

In the past, children took care of their aging parents. Today, adult children may live at a distance from their families and work full-time. Whether you need care, or find yourself in the position of caregiver, long term care impacts your whole family.

Q. How much do long term care services cost?

A. Long term care services may be very expensive. The national average cost for a home health aide is [\$21] an hour. With home care, you also have ordinary home and living expenses. The national average cost for a year in a private nursing home room is [\$83,585], and can be almost double in some areas of the country.¹

Q. How will you pay for care?

A. You may begin paying for long term care services on your own, but find that your savings will only cover care for a limited amount of time. You may plan to rely on your health insurance or government programs, like Medicare or Medicaid². Long term care typically isn't covered by traditional health insurance plans. Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Q. Why should I consider long term care insurance?

A. A long term care insurance policy is one option to help you plan for the high cost of care. While you may also receive support from family or loved ones, one way to help ensure that you receive the type of care you want – in the setting you choose – is through an individual long term care insurance policy.

A comprehensive policy may help you by protecting your home, assets, retirement funds, and your estate from being used to pay for care. And those funds in turn may be used to maintain your spouse/partner's standard of living, financial security, and peace of mind.

Q. Why should I choose MassMutual?

A. Since 1851, MassMutual has been operating for the benefit of our members and policyholders. For more than 160 years, we've made business decisions based on their need. Our mutuality, along with our long-term business approach, has helped keep us strong. In 2000, we expanded our broad portfolio of products to include long term care insurance.

Long term care costs on the rise.¹

Year	National Average Annual Cost of Facility Care
[2010	\$ 83,585
2015	\$106,678
2020	\$136,151
2025	\$173,767]

Based on national average [2010 annual costs for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010.] Assumes a 5% inflation rate.



Now is the time to plan for those unexpected things that may happen in life.
An insurance agent/producer can help you prepare today.

[Name:

Address:

Phone:

E-mail:]

¹ [The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. MetLife Mature Market Institute. October 2010.]

² For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State, St., Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral and an insurance agent/producer will contact you.

The purpose of this material is the solicitation of insurance.



Are you prepared to pay for Long Term Care?



Long term care services may be very expensive. The national average cost for a home health aide is \$21 an hour. The national average daily cost for a private nursing home room is \$229, or \$83,585 a year. And those numbers can be almost double in some areas of the country.¹

Who pays for long term care?

You might believe that your existing insurance or government programs will take care of your long term care expenses. However, you may be surprised by how little some of these programs will pay.

There are four ways people commonly pay for care: family, government programs, savings, and long term care insurance.

Your family

You may plan to rely on family members or friends to care for you. While these caregivers may willingly give their time to provide care, being the primary caregiver may take a toll on a person's physical and mental well-being, and may be financially draining as well.

Government programs

Government programs, like Medicare or Medicaid,² may help you pay for long term care. However, Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care and Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Your savings

Some people begin paying for long term care services on their own, but find that their savings will only cover care for a limited amount of time. Keep in mind that the national average cost for a home health aide is \$21 an hour, and the national average for a year in a nursing home is \$83,585.¹

Long term care insurance

A long term care insurance policy is one option to help you plan for the high cost of future care. It may help protect your savings and assets while giving you more choice and control over your future care decisions.

Is long term care insurance right for you?

While you may receive support from family or loved ones, one way to help ensure that you receive the type of care you want – in the setting you choose – is with a long term care insurance policy. And generally speaking, the younger you are when you purchase long term care insurance, the less expensive it is.

Talk to an insurance agent/producer about your long term care insurance options today.

Long term care costs on the rise.

Compare current national average costs to projected national average costs for 10 to 15 years in the future.

Year	National Average Annual Cost of Facility Care
[2010	\$83,585
2015	\$106,678
2020	\$136,151
2025	\$173,767]

Based on national average [2010 annual costs for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010.] Assumes a 5% inflation rate.

[Name:

Address:

Phone:

E-mail:

]

¹ The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010.

² For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Long term care insurance policy provided by Policy Form [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof and issued by MassMutual, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations, contact your insurance agent/producer or MassMutual at 800-272-2216 for a referral and an insurance agent/producer will contact you.

The purpose of this material is the solicitation of insurance.



Consider Individual Long Term Care Insurance



Business owners have to consider many facets of their ongoing business, including employee productivity and satisfaction. Making discounted individual long term care insurance (LTCi) available through the worksite may be an affordable way to positively impact your employee's lives. Here are some solutions business owners like you might use.

Insurance Strategies



We'll help you get there.®

LTC50964

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Consider LTC Insurance

Pam's employer made discounted individual long term care insurance available through the worksite to employees and their families. Pam's mom bought a policy and several years later had a long term care event that required her to need 24-hour care.

Pam used the care coordinator services provided by her mother's LTCi policy to help plan for her mother's care. The policy reimburses Pam's mother the cost of adult day care and some home care, up to the policy limits. The benefits that her mother received from her LTCi policy allowed Pam to remain at her job full time and more easily keep her focus on her job, rather than on her mother.

Leigh is grateful for the chance to attend an educational sales presentation about long term care and LTCi and to meet with a knowledgeable financial professional during his working hours. Leigh realizes that his employer has listened to employee concerns and cares about their well-being, which may contribute towards an added sense of loyalty to his employer.

Mary is single and has prudently saved money in her 401(k) plan towards a comfortable and independent retirement. When her employer recently made discounted individual long term care insurance available through the worksite, Mary noted that the policy was portable (meaning she could take it with her if she left employment, and was non-cancellable for any reason other than non-payment). Mary realized that her life savings could be exhausted in a short period of time if she had a long term care event. Mary chose to purchase an individual LTCi policy and use the 10-pay option, which gave her the ability to pay for the entire policy before her retirement age.

The case studies outlined here are fictional and are for illustrative purposes only.

Note: There may be implications under the Employment Retirement Income Security Act ("ERISA") depending on how long term care insurance policies are made available to the employees and whether such an arrangement constitutes an "employee benefit plan" under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you. **The purpose of this material is the solicitation of insurance.**



Consider Long Term Care Insurance



You and your spouse or partner may consider purchasing long term care insurance (LTCi) but perceive the cost of premiums to be 'too high' to be affordable. Following are some illustrative solutions that may help you with your consideration of LTCi.

Insurance Strategies



We'll help you get there.®

LTC50963

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Consider LTC Insurance

Bob and Mary have disability income insurance (DI) policies through Massachusetts Mutual Life Insurance Company (MassMutual). After explaining how LTCi would help protect their assets from erosion if a long term care need arose, their MassMutual insurance agent pointed out that they were eligible to ‘stack’ the 5% loyal customer discount and the 35% covered partner discount.* (Discounts may not be available in all states and are applied to the premium each year the policy is in force.) The combined discounts brought the premiums into their price range.

Paula and Lou wanted to make sure that their children receive the legacy the couple planned for them. They realized a long term care event could reduce or exhaust their savings and assets, leaving little in the estate. They shifted some of the money used to pay for an individual DI premium to LTCi premium as they closed in on retirement age.

Ken and Amanda considered purchasing an LTCi policy carefully. They agreed that they wanted to be able to stay in their cherished family home if they needed long term care. Purchasing a comprehensive LTCi policy would allow them to receive qualified care in their home if needed. By using a disbursement from an annuity to pay for the premium, they were able to purchase LTCi.

* This discount applies to each policy when both people meet the criteria for the covered partner discount. Both partners must be approved and both must maintain coverage beyond the free look period. Discounts are subject to state approval and may not be available in all states. If you are currently insured by or own a life insurance policy, disability insurance policy or certain annuity contracts through MassMutual, or have an application pending, you may receive a 5% loyal customer discount each year on your LTC insurance premiums.

The case studies outlined here are fictional and are for illustrative purposes only.

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you. **The purpose of this material is the solicitation of insurance.**



LTC@Work: Success Made Easy



You would like your employees – and their loved ones – to have a chance to apply for discounted individual long term care (LTC) insurance.

Massachusetts Mutual Life Insurance Company (MassMutual) can make the experience easy for you, make sure employees know about the opportunity and do so with minimal impact on the company's productivity. MassMutual has the experience and the tools to design an effective, custom implementation plan for your company.

Your agent/producer will work with you to build a plan that takes into consideration your company's size and its culture.

Keys to success

There are three primary keys to making an easy, successful employee communication and implementation plan:

- 1 | **Your active support:** The first and by far the most important key to success is for you to provide active support of the employee communication plan.
- 2 | **Employee Access:** The best communication plans align closely with company culture and use media the employees are already comfortable with. The most successful plans use multiple media such as a combination of email, intercompany mail, USPS mail, online tools such as company intranet or the internet and face-to-face meetings.
- 3 | **Education:** Your employees may not know enough about long term care to make an informed decision about purchasing LTC insurance. That's why we focus first on providing education on the subject.

Implementing an employee communication plan

Many successful plans begin with a message supporting the LTC insurance opportunity from the owner or CEO or other company leader. Plans usually continue by providing educational materials of many kinds and then culminate in group and individual educational and sales meetings for interested employees and their spouse or partner.

Making coverage available through the work site may help to generate employee goodwill and may help you retain current employees by helping address their needs. It also may prove to be attractive to applicants for employment – and in some cases it may provide tax advantages to your bottom line.



We'll help you get there.®

LTC50971

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Making coverage available through the work site may be a win-win decision.

Comprehensive sample communication plan*

The sample communication plan below shows many of the tools available to you. Review the plan with your agent/producer to choose the best ones for your company and its employees.

Target Date	Description	Media
3-4 weeks prior to the opportunity period	Supportive introductory message from the owner, CEO or leader to all employees	Email, letter or announcement
2-3 weeks prior to the opportunity period	Follow-up message announcing: <ul style="list-style-type: none"> • Dates for a group meeting, • A link to an educational website co-branded with your company name and logo. (Not available in AZ, CA, FL, HI, KS, NH, NJ, OH, OR, TN, TX) • Possible educational insert 	Email, letter or inter-company mail, Intranet
2-3 weeks prior to the opportunity period	Place posters in worksite	Printed material
1-2 weeks prior to the opportunity period	Lunch and Learn Presentation/ Group Meeting(s) <ul style="list-style-type: none"> • PowerPoint Presentations • Invitation for spouses or civil union/domestic partners • Sign-up for individual meetings • Handout Educational Materials (subject to state availability) <ul style="list-style-type: none"> – SignatureCare 500 Product Brochure – Reasons to Buy LTCi flyer – LTC takes over where DI leaves off flyer – Other material available* 	Email, letter or inter-company mail, Intranet, printed material and face-to-face interaction
Immediately prior to the opportunity period	Follow-up to group meeting with targeted invitation for employee and spouse to attend individual meetings	Email, letter or announcement
Opportunity Period	Individual Meetings <ul style="list-style-type: none"> • Illustrations • Case study: funding solutions • Product at a glance – SignatureCare500 • Application form (by state) • Educational home packets for spouse or family 	Printed materials Policy application
4-5 Weeks after opportunity period	Policy delivery Post-implementation meeting with employer Schedule annual company review	Policy fulfillment

* Materials are subject to state approval and may not be available for use in every state.

Note: There may be implications under the Employment Retirement Income Security Act ("ERISA") depending on how long term care insurance policies are made available to the employees and whether such an arrangement constitutes an "employee benefit plan" under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you. **The purpose of this material is the solicitation of insurance.**





Educational Seminar and Sales Meeting

**Plan now for
long term care...**

Take this opportunity to learn more about long term care and the ways you can help protect your assets from being depleted by the associated high costs. An informed decision can be a good decision.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you. **The purpose of this material is the solicitation of insurance.**

Save the date:



We'll help you get there.®

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

© 2011 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. All rights reserved. www.massmutual.com. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

1111

CRN201310-153159

Take one for
the team.



Insurance Strategies

Make sure you and your team are covered.

Now, more than ever, it's important to make sure you have a complete financial strategy in place. Does your plan for retirement consider individual long term care insurance? It should.

An individual long term care insurance policy may provide you and your employees with:

- relief from paying large long term care bills
- the ability to pre-pay policies before age 65
- savings on Federal income taxes

Now is the time to learn more.



Call for your no-obligation consultation at
888-331-1188.

Response Code: [000000]

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by MassMutual, 1295 State Street, Springfield, MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you. **The purpose of this material is the solicitation of insurance.**

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # XXXXXXXXX]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

[Insurance representative of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001 and registered representative of and offers securities through MML Investors Services Inc.] [Name of Agency, Address Line 1, Address Line 2, Name of City, ST 00000-0000 and telephone number_164 characters with spaces maximum for agency name and address info].

© 2011 Massachusetts Mutual Life Insurance Company, Springfield, MA. All rights reserved. www.massmutual.com. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

1111
CRN201107-123030

In harmony
with you.



Insurance Strategies

MassMutual brings harmony to your employee insurance options.

Does your company make discounted individual long term care insurance available through the worksite to employees? It should.

An individual long term care insurance policy may provide your employees with:

- relief from paying large long term care bills
- options that fit a variety of budgets
- ability to pre-pay policies before age 65
- savings on Federal income taxes

Now is the time to learn more.



The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by MassMutual, 1295 State Street, Springfield, MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you. **The purpose of this material is the solicitation of insurance.**

Call for your no-obligation consultation at
888-558-8866.

Response Code: [000000]

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # XXXXXXXXX]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

[Insurance representative of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001 and registered representative of and offers securities through MML Investors Services Inc. [Name of Agency, Address Line 1, Address Line 2, Name of City, ST 00000-0000 and telephone number_164 characters with spaces maximum for agency name and address info].

SERFF Tracking Number:	LFCR-127875050	State:	Arkansas
Filing Company:	Massachusetts Mutual Life Insurance Company	State Tracking Number:	50445
Company Tracking Number:	LTC51006 ET AL FILING 12/11		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	MM500-P-1-AR et al.		
Project Name/Number:	/		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Cover letter	Filed	12/15/2011
Comments:			
Attachment:			
AR DOI Cover letter 12-07-11.pdf			



December 07, 2011

Harris Shearer
Rate and Form Analyst
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-1-AR et al

LTC51006	At a Glance for Individuals flyer
LTC53013	A Long Term Care Solution for Individuals flyer
LTC53017	A caregiver's guide to long term care insurance flyer
LTC53066	How much do you know about Long Term Care? Flyer
LTC53015	Are you prepared to pay for Long Term Care? Flyer
LTC50964	LTC Insurance Solutions for Business Owners flyer
LTC50963	Consider Long Term Care Insurance flyer
LTC50971	An Insurance Planner for Employers flyer
LTC50452	Educational Seminar and Sales Meeting poster
LTC50416	"Take one for the team" postcard
LTC50418	"In harmony with you" postcard

Dear Mr. Harris Shearer,

We are submitting the above referenced advertising material for your review. The above pieces are intended to be "invitations to inquire" regarding long term care coverage. Please note that because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Karina Amaral'.

Karina Amaral
Compliance Specialist
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachments

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595